

## Quarterly Liquidity Situation

As of 30 September 2023

### **Control and Publication of the Liquidity Situation:**

According to the provisions in Chapter III B.2.1 of the Financial Standards of the Central Bank of Chile and chapter 12-20 on the management and measurement of the liquidity position in CMF's Compendium of Standards, the Bank's quarterly liquidity situation follows the criteria below:

### **Liquidity Position and its Measurement**

The liquidity position is measured and controlled through the difference between the outflows and inflows for a given time band. The positive difference between outflows and inflows is called time band mismatch, which is subject to the limits allowed by the Central Bank.

The liquidity position is determined on a contractual basis, according to the provision of the Liquidity Risk Policy approved by the Bank's Executive Committee.

### **Time Bands**

Time band mismatches are calculated for the following time bands:

First time band: up to 7 days.

Second time band: from 8 to 30 days.

Third time band: from 31 to 90 days.

### **Organizational and functional structure of liquidity management**

Day-to-day liquidity management is carried out by the Treasury Department, made up of specialized professionals, who are in charge of managing the bank's balance.

The Risk Department is in charge of developing and implementing the liquidity risk management framework, which includes the policies, methodologies and procedures for its measurement, control and monitoring, for which it has specialized personnel in the matter.

The governance structure related to liquidity is made up of the Assets and Liabilities Committee that supervises liquidity management by the Treasury Department, the Risk Management and Internal Control Committee that supervises liquidity risk management

and by the Executive Committee, which is ultimately responsible for the global management of the bank's liquidity.

### **Liquidity Risk Policy**

The objective of the Liquidity Policy is establishing a framework for liquidity management and the existence of enough liquid assets both, in normal and abnormal scenarios.

The Bank adopts a cash flow approach for measuring the liquidity risk and has a sound framework for forecasting future cash flows from assets, liabilities and off-balance sheet positions in different time bands. Additionally, the Bank carries out stress tests on a quarterly basis in order to ascertain the impact of extreme scenarios on its liquidity position.

The Bank monitors its liquidity position on a daily basis and, in addition to regulatory limit; it has a structure of internal limits and early warning indicators associated to the concentration of funding sources, the availability of high quality liquid assets and the existence of enough stable funding. These limits are in line with the risk appetite level considered acceptable by China Construction Bank Corporation and the Bank's Executive Committee.

The Liquidity Policy is reviewed and updated at least once a year and its contents are approved by the Executive Committee of the Bank.

## Quarterly Liquidity Situation

Contractual Local Consolidation as of 30 September 2023.

*\*Figures in CLP*

CONTRACTUAL LOCAL CONSOLIDATION

in CLP as of 30 September 2023

Consolidated Currencies	Net Position				Available Limit
	up to 7 days	up to 15 days	up to 30 days	up to 90 days	
Inflows	114.871.079.175	138.001.648.681	255.618.350.567	290.048.310.280	-
Outflows	118.774.417.963	158.488.682.482	313.096.575.380	392.742.265.413	-
<b>Net Position</b>	3.903.338.788	20.487.033.801	57.478.224.813	102.693.955.133	-

Local Currency	Net Position				Available Limit
	up to 7 days	up to 15 days	up to 30 days	up to 90 days	
Inflows	67.203.782.500	75.075.088.006	130.718.600.204	152.192.341.496	-
Outflows	36.022.594.772	43.342.712.583	107.028.360.441	118.081.966.166	-
<b>Net Position</b>	- 31.181.187.728	- 31.732.375.423	- 23.690.239.763	- 34.110.375.330	-

Foreing Currency	Net Position				Available Limit
	up to 7 days	up to 15 days	up to 30 days	up to 90 days	
Inflows	47.667.296.675	62.926.560.675	124.899.750.363	137.855.968.784	-
Outflows	82.751.823.191	115.145.969.899	206.068.214.939	274.660.299.247	-
<b>Net Position</b>	35.084.526.516	52.219.409.224	81.168.464.576	136.804.330.463	52.329.082.834

<b>CORE CAPITAL</b>	133.497.547.410
---------------------	-----------------

Liquidity Situation (in CLP Mio)	
	<b>Consolidated</b>
Level 1 HQLA	78.658
Level 2 HQLA	
Other Liquid Assets	
Net outflows	50.765
Available Stable Funding	189.653
Required Stable Funding	190.030
LCR	154,95%
NSFR	99,80%

Funding Sources	
	<b>Consolidated</b>
Demand Deposits	12%
Time Deposits	73%
Repo Transactions	
Bonds	
Others	15%

